Exhibit 11

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1	UNITED STATES DISTRICT COURT		
2	NORTHERN DISTRICT OF CALIFORNIA SAN FRANCISCO DIVISION		
2	SAN FRANCISCO DIVISION		
3			
4 Philip Wong, Frederic Chaussy,			
and Leslie Marie Shearn, individually,			
5 on behalf of all others similarly situated, and on behalf of the			
	general public,		
	•		
7	Plaintiffs,		
8	vs. Case No.		
9	C 07 2446 MMC [ECF]		
-	SBC Mortgage Corporation (USA);		
10 HSBC Bank USA, N.A.; and DOES 1			
	rough 50, inclusive,		
11	Defendants.		
12	Defendants.		
13			
14			
15	VIDEOTAPED DEPOSITION OF FREDERIC CHAUSSY		
16	San Francisco, California		
17	Thursday, March 13, 2008		
18	Volume 1		
19			
20			
21 Reported by:			
CHRIS TE SELLE			
22	RPR, CSR No. 10836		
23 .	23 Job No. 3-83065		
24			
25			

00002	UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA	
2	SAN FRANCISCO DIVISION	
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 4 Philip Wong, Frederic Chaussy, and Leslie Marie Shearn, individually, 5 on behalf of all others similarly situated, and on behalf of the 6 general public, 		
7	Plaintiffs,	
8	vs. Case No. C 07 2446 MMC [ECF]	
9		
HSBC Mortgage Corporation (USA); 10 HSBC Bank USA, N.A.; and DOES 1		
through 50, inclusive,		
	Defendants.	
12		
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14		
15		
16	Videotaped deposition of FREDERIC CHAUSSY,	
17	volume 1, taken on behalf of Defendants, at the	
18	offices of Littler Mendelson, 650 California	
19	Street, San Francisco, California, beginning at	
20	10:14 a.m. and ending at 4:22 p.m., on	
21	Thursday, March 13, 2008, before CHRIS	
22	TE SELLE, RPR, Certified Shorthand Reporter	
23	No. 10836.	
24		
25		

00117

- 1 Q. But that was something you suggested might
- 2 be useful; is that right?
- 3 A. Yeah, like a newsletter would have been
- 4 useful.
- 5 Q. Okay.
- 6 When you did, when you mailed out
- 7 marketing materials, were these marketing materials
- 8 that you helped prepare, or were these marketing
- 9 materials someone else prepared?
- 10 A. Someone else prepared.
- 11 Q. Did you provide any input into the
- 12 development of those?
- 13 A. No, I did not.
- 14 Q. I notice that you mentioned that from time
- 15 to time that you would give small gifts to what you
- 16 referred to as influential people might be helpful.
- 17 Did you ever give prospective customers,
- 18 or, quote, influential people, unquote, wine?
- 19 A. No, not when I was working at HSBC. The
- 20 only thing that I did is just take clients, from
- 21 time to time, to lunch, as listed in my --
- 22 Q. Okay, fair enough.
- 23 A. -- reports.
- Q. I notice on page 5, Bates stamped 57, you
- 25 list a number of real estate companies from which

00208		
1 I, the undersigned, a Certified Shorthand		
2 Reporter of the State of California, do hereby		
3 certify:		
4 That the foregoing proceedings were taken		
5 before me at the time and place herein set forth;		
6 that any witnesses in the foregoing proceedings,		
7 prior to testifying, were duly sworn; that a record		
8 of the proceedings was made by me using machine		
9 shorthand which was thereafter transcribed under my		
10 direction; that the foregoing transcript is a true		
11 record of the testimony given.		
Further, that if the foregoing pertains to		
13 the original transcript of a deposition in a Federal		
14 Case, before completion of the proceedings, review		
15 of the transcript [] was [] was not requested.		
I further certify I am neither financially		
17 interested in the action nor a relative or employee		
18 of any attorney or party to this action.		
19 IN WITNESS WHEREOF, I have this date		
20 subscribed my name.		
21		
22 Dated:		
23		
24		
CHRIS TE SELLE		

CSR No. 10836

25